

Appl. No. 10/036,605
Amdt. dated March 5, 2009
Reply to Office Action of December 11, 2008

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Please amend claims 1, 11 and 14 as follows:

1. (currently amended) A system for automatically and rapidly submitting and processing mortgage insurance claims, comprising;
 - a central server computer for receiving inputs from, and providing outputs to, a servicer's terminal connected into a network, the servicer terminal capturing data from a servicer initially submitting a mortgage insurance claim to an insurer, the data being related to an insured mortgage loan after default on the mortgage loan by a borrower;
 - a claims database connected into the network, containing data relating to the mortgage insurance claim;
 - a claim audit rulebase connected into the network, for automatically performing an audit and adjustments of the submitted mortgage insurance claim, providing results of the audit and adjustments to the servicer at the servicer terminal, and presenting the servicer with an option to interact with a claim representative to resolve any issues, the claim audit rulebase including rules directed to determine whether loss can be mitigated by acquisition by the insurer of a property subject to the insured mortgage loan.

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2. (original) The system of claim 1, wherein the system displays to the servicer at the servicer terminal a claim submission form including data entry fields for receiving claim data.

3. (original) The system of claim 2, wherein the data entry fields include fields that are automatically pre-filled by the system using stored data.

4. (original) The system of claim 1, further including a document generator connected into the network, for generating a settlement letter to be sent to the servicer.

5. (original) The system of claim 1, wherein if the claim audit rulebase determines that a payment is to be made on the submitted claim, the servicer is provided with a projected date of payment.

6. (original) The system of claim 1, wherein the servicer is provided with a detailed explanation of policy exceptions identified by the claim audit rulebase.

7. (original) The system of claim 1, further including:
a claim representative terminal connected into the network for allowing a servicer to communicate with a claim representative.

8. (original) The system of claim 7, wherein the servicer communicates with the claim representative using e-mail.

9. (original) The system of claim 1, wherein the servicer terminal runs a web browser, and wherein the system includes a web server computer for sending web pages to the servicer terminal.

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10. (original) The system of claim 9, further including a transaction server for relaying data among the central server computer, the claim audit rulebase, and the claims database.

11. (currently amended) A system for automatically processing mortgage insurance claims, comprising:

a web server administering a network of servicer terminals connected into a network, each servicer terminal running web browser software for viewing web pages served by the web server,

the web pages including a claim submission form for receiving mortgage insurance claim submission data from a servicer at a servicer terminal, the claim submission data being related to an insured mortgage loan on a property after default on the mortgage loan by a borrower; and

a transaction server connected to the web server, the transaction server accessing a claim audit rulebase and a claims database to automatically perform an audit and adjustment a claim submitted at a servicer terminal, and to automatically provide results of the audit and adjustment to the servicer at the servicer terminal, the claim audit rulebase including rules directed to determine whether loss can be mitigated by acquisition of the property by an insurer.

12. (original) The system of claim 11, further including:

a document generator connected to the web server for generating a settlement letter.

13. (original) The system of claim 11, further including:

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a network of claim representative terminals connected to the web server for allowing a servicer at a servicer terminal to communicate with a claim representative at a claim representative terminal.

14. (currently amended) A method for automatically processing mortgage insurance claims, comprising:

(a) capturing at a servicer terminal data submitted by a servicer relating to submission of a mortgage insurance claim, the servicer terminal being connected into a network administered by a central server computer, capturing of data including capturing data relating to an insured mortgage loan after default on the mortgage loan by a borrower;

(b) automatically retrieving from a claims database, connected into the network, data relating to the mortgage insurance claims;

(c) accessing a claim audit rulebase, connected into the network, to automatically perform an audit and adjustment of the submitted claim based upon the data captured at the servicer terminal and the data retrieved from the claims database, the claim audit rulebase including rules directed to determining if loss can be mitigated by acquisition by an insurer of a property subject to the insured mortgage loan;

(d) automatically providing to the servicer at the servicer terminal results of the audit and adjustments of the submitted claim; and

(e) automatically providing the servicer at the servicer terminal with an option to interact with a claim representative to resolve any issues.

15. (original) The method of claim 14, wherein step (a) includes:

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displaying the servicer at the servicer terminal a claim submission form including data entry fields for receiving claim data.

16. (original) The method of claim 15, wherein step (a) further includes:
automatically pre-filling data entry fields using stored data.
17. (original) The method of claim 14, further including the following step (f):
generating a settlement letter to be sent to the servicer.
18. (original) The method of claim 14, wherein step (e) includes:
providing the servicer with a projected date of payment if the servicer accepts the
calculated claim amount.
19. (original) The method of claim 14, wherein step (d) includes:
providing the servicer with a detailed explanation of policy exceptions identified by the
claim audit rulebase.
20. (original) The method of claim 14, further including:
providing a network connection between the servicer terminal and a claim representative
terminal to allow a servicer to communicate with a claim representative.
21. (original) The method of claim 20, further including:
providing a network connection between the servicer terminal and a claim representative
terminal to allow a servicer to communicate with a claim representative using e-mail.
22. (original) The method of claim 14, wherein step (a) includes:
providing the servicer terminal with a web browser and sending web pages to the servicer
terminal.

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23. (original) The method of claim 14, further including:

using a transaction server for relaying data among the central server computer, the claim audit rulebase, and the claims database.

24. (previously presented) A method for automatically processing mortgage insurance claims, comprising:

(a) using a web server to administer a network of servicer terminals, each servicer terminal in the network running web browser software for viewing web pages served by the web server,

(b) sending a web page from the web server to the servicer terminal, the web page including a claim submission form for receiving claim submission data from a servicer at the servicer terminal, the claim submission form being directed to direct entry of inputs relating to an insured mortgage loan after default on the mortgage loan by a borrower.

(c) accessing a claim audit rulebase and a claims database to automatically perform an audit and adjustment of a claim submitted at a servicer terminal, the claim audit rulebase including rules directed to determining if loss can be mitigated by acquisition by an insurer of a property subject to the insured mortgage loan; and

(d) automatically providing results of the audit and adjustment to the servicer at the servicer terminal.

25. (original) The method of claim 24, further including the following step (e):

(e) generating a settlement letter.

26. (original) The method of claim 24, further including:

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connecting a network of claim representative terminals to the web server to allowing a servicer at a servicer terminal to communicate with a claim representative at a claim representative terminal.

27. (previously presented) A method for automatically processing mortgage insurance claims, comprising:

- (a) receiving an electronic feed of claims data from a centralized claim repository service company, the claims data relating to insured mortgage loans after default on each mortgage loan by a borrower;
 - (b) storing the received data in a sequential dataset in a claims file on a system mainframe;
 - (c) running a mainframe job to look for the claims file on the mainframe;
 - (d) loading data from the claims file into a claims database;
 - (e) identifying all claims loaded into the claims database;
 - (f) executing a claim audit rulebase for each identified claim, execution of the claim audit rulebase including executing rules directed to determining if loss can be mitigated by acquisition by an insurer of a property subject to an insured mortgage loan that is the subject of the claim;
 - (g) updating the claims database with claim status and audit results from the claim audit rulebase;
 - (h) making claims available for viewing by servicers on a website.
28. (original) The method of claim 27, wherein step (d) includes:

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determining whether there have been any errors in loading the claims into the claims database, and, if there are errors, informing a system support group.

29. (original) The method of claim 27, further including:
(i) automatically generating an e-mail message informing a claim submitter that a claim has been received and that an audit has been completed.

30. (previously presented) The system of claim 1, wherein the servicer terminal captures data relating to the value of a property securing the insured mortgage loan.

31. (previously presented) The system of claim 1, wherein the servicer terminal captures data relating to unpaid interest due and expenses incurred as a result of default by a borrower.

32. (previously presented) The system of claim 2, wherein the claim form includes provisions for submission of all data specified by the Uniform Mortgage Insurance Claim for Loss.